



*Now More Than Ever.*  
**Help Build It!**

December 9, 2010

**Community Preservation Act Committee  
Town of Amherst  
Amherst, MA 01002**

Subj: Belchertown Road- Habitat Project  
Request for Community Preservation Act Funding

Dear CPA Committee Members,

We at Pioneer Valley Habitat for Humanity deeply appreciate the partnerships that we have forged in Amherst to build homes with low wage earning families who profoundly desire and are willing to work hard to achieve homeownership. The Town of Amherst's CPA funding for our homes on Stanley Street helped to create four solidly built, highly energy efficient and sustainable homes that are a testament to the community's commitment to walk the walk. As we strive now to get the roof on and the windows in on the fourth home on Stanley Street, my build team is eagerly looking forward to starting on the new site on Belchertown Road.

Pioneer Valley Habitat is requesting \$40,000 in Community Preservation Act Funds for the construction of the home to be built on the Belchertown Road. The land was donated by Tofino Associates/ Doug Kohl a few years ago and we are planning to build one home on the site. We do not have the advantage of splitting the site preparation work out among four homes as we did on Stanley Street. The \$40,000 in CPA funding will be used to run water/sewer lines to the home, complete the site work, install the foundation, and purchase construction materials. A new relationship with a photovoltaic installer may result in a donation of the photovoltaic system if the site is appropriate.

Pioneer Valley Habitat for Humanity's core mission is to serve very low income families, who contribute their sweat equity to achieve homeownership at a price they can afford. Working alongside community and student volunteers, the Habitat partner families contribute at least 250 hours each helping to build their own homes. Our cash cost for construction is approximately \$125,000. Habitat raises the funds to build the homes as we are building, then sell the homes to the family for the cost of construction and

provides a 0% mortgage. All mortgage payments are used by Habitat to help build more affordable homes. An allocation to Habitat is not a one time donation – it is a long term investment that is continuously reinvested in meeting the housing needs of very low income families.

Thank you for your consideration of our request and please do not hesitate to ask if you require additional information.

In Faith,

A handwritten signature in blue ink, appearing to read 'MJ Adams', with a stylized, cursive script.

MJ Adams  
Executive Director

- 1. Feasibility of the project;**  
Pioneer Valley Habitat for Humanity has over 20 years experience of tackling this type of project. The land has been donated. We have a steady (sometimes overwhelming) supply of ready, engaged and energetic volunteers who want to build. We have a steady stream of mortgage repayments (which we allocate out to the three active building venues we have right now – Amherst, Florence, and Montague City), solid relationships with grant funders (FHLB Boston, Community Foundation of Western Massachusetts, Xeric, Beveridge to name a few), and a dedicated group of regular donor/investors. But there is still a gap in the funding and we turn to Amherst CPA funding to help close that gap.
- 2. Urgency of the project:** The urgency for this project is to extend the reality of homeownership to another low income family in Amherst. In our most recent family selection process for Stanley Street, eleven families applied; unfortunately we were only able to select one. The other urgency for this project is to sustain our building activity in Amherst after we finish up at Stanley Street in late spring 2011. Habitat's goal is to keep Amherst area volunteers engaged in building in Amherst, get a foundation into the ground early in the summer so that we can take the best advantage of the summer building season and have the house enclosed well before cold weather arrives.
- 3. Population(s) to be served by the project:** The most profound and long term beneficiaries of this project are the families who move in and become homeowners in this new neighborhood. Equally important, the community of Amherst is served in honoring the Town of Amherst's commitment to social justice and economic diversity of the community and an opportunity for local residents and students to give of themselves to the community they call home. Recently a new partnership with the Hampshire County House of Corrections brings inmates to complete work release on the Habitat homes under construction on Stanley Street. We expect to continue this new partnership as we move onto the new site on Belchertown Road, offering meaningful work and skill building and the opportunity to give back during their rehabilitation.
- 4. Acquisition or preservation of threatened resources; n/a**
- 5. Possibility of multiple sources of funding:** Habitat relies on a variety of sources to fund the construction of Habitat homes. With the donation of land from Tofino Associates, the donation of pro bono architectural services from Chuck Roberts, the deeply discounted/donated construction materials from Cows Building Supply and r.k.Miles, Federal Home Loan Bank grant funds, Community Foundation funds, and a multitude of individual and business

donors and some generous support for the local faith communities; Habitat relies on a variety of funding streams to make this homebuilding possible.

**6. Complete description of project addressing cost documentation relating to projected timeline for initiation and completion of project and any expectations for additional funding in future years:**

Budget attached.

Timeline for Belchertown Road Site

|                |  |
|----------------|--|
| January 2011   | Partner Family Outreach at the Amherst MLK Breakfast |
| February 2011  | House Design   |
| March 6, 2011  | Habitat Info Session at Jones Library                |
| Spring 2011    | Update Wetlands filings                              |
| Late March     | Application deadline                                 |
| June/July 2011 | Finalize house size, prepare site, pour foundation   |
| July 2011      | Wall Raising & Framing starts                        |
| November 2011  | Building envelop complete                            |
| December 2011  | Interior Finishing starts                            |
| May 2012       | Home dedication<br>Certificate of Occupancy achieved |
| June 2011      | Closing and Family moves in                          |
| Summer 2011    | Final landscaping & site work                        |

**7. Funding available:** Pioneer Valley Habitat allocates funding from our Fund for Humanity (habitat home mortgage repayments) and is working steadily on our fundraising efforts directed at individuals, faith communities, businesses, grant sources and foundations.

**8. Priorities:** Pioneer Valley Habitat will work with the Town of Amherst to ensure that the Habitat home on Belchertown Road is listed on the Subsidized Housing Inventory maintained by DHCD. Additionally, this home will have an affordable housing deed rider that will ensure long term affordability to low income families.



|                              |  |  |               |  |  |  |   |  |           |
|------------------------------|--|--|---------------|--|--|--|---|--|-----------|
| Belchertown Road, Amherst    |  |  |               |  |  |  |   |  |           |
| USES                         |  |  |               |  |  |  |   |  |           |
| CATEGORY                     |  |  |               |  |  |  | SOURCES                                 |  |           |
| 1 Design & Engineering       |  |  | \$4,000       |  |  |  | Owner Downpayment                       |  | \$700     |
| 2 Site Work*                 |  |  | \$13,800      |  |  |  | Fund for Humanity (mortgage repayments) |  | \$24,000  |
| Demolition                   |  |  |               |  |  |  |   |  |           |
| 3 Water                      |  |  | see site work |  |  |  |   |  |           |
| 4 Sewer                      |  |  | see site work |  |  |  |   |  |           |
| 5 Landscaping                |  |  | \$1,904       |  |  |  |   |  |           |
| 6 Foundation                 |  |  | \$3,483       |  |  |  | TO BE RAISED                            |  |           |
| 7 Framing                    |  |  | \$12,987      |  |  |  | AMHERST CPA                             |  | \$40,000  |
| 8 Windows and Doors          |  |  | \$11,259      |  |  |  | FEDERAL HOME LOAN BANK                  |  | \$30,000  |
| 9 Exterior Trim              |  |  | \$2,434       |  |  |  | OTHER GRANTS/DONATIONS                  |  | \$42,205  |
| 10 Siding                    |  |  | \$2,883       |  |  |  |   |  |           |
| 11 Roofing                   |  |  | \$1,356       |  |  |  | TOTAL CASH                              |  | \$136,905 |
| 12 Plumbing                  |  |  | \$12,566      |  |  |  |   |  |           |
| 13 Heating                   |  |  | see plumbing  |  |  |  |   |  |           |
| 14 Electrical                |  |  | \$4,995       |  |  |  |   |  |           |
| 15 Subcontractor             |  |  | \$6,000       |  |  |  |   |  |           |
| 16 Masonry                   |  |  |               |  |  |  |   |  |           |
| 17 Insulation                |  |  | \$3,250       |  |  |  |   |  |           |
| 18 Sheetrock                 |  |  | \$1,077       |  |  |  |   |  |           |
| 19 Interior Painting         |  |  | \$300         |  |  |  |   |  |           |
| 20 Exterior Painting         |  |  | \$700         |  |  |  |   |  |           |
| 21 Porch/Decks               |  |  | see framing   |  |  |  |   |  |           |
| 22 Flooring                  |  |  | \$2,182       |  |  |  |   |  |           |
| 23 Stairs                    |  |  | \$800         |  |  |  |   |  |           |
| 24 Cabinets/Counters         |  |  | \$1,300       |  |  |  |   |  |           |
| 25 Interior Doors            |  |  | \$1,269       |  |  |  |   |  |           |
| 26 Interior Trim             |  |  | \$2,002       |  |  |  |   |  |           |
| 27 Finish & Clean-Up         |  |  | \$850         |  |  |  |   |  |           |
| 28 Gutters                   |  |  | \$550         |  |  |  |   |  |           |
| 29 Warranty                  |  |  | \$1,275       |  |  |  |   |  |           |
| 30 Bath/Closet Details       |  |  | \$443         |  |  |  |   |  |           |
| 31 Site Overhead             |  |  | \$1,725       |  |  |  |   |  |           |
| 32 Tree Removal              |  |  | \$2,400       |  |  |  |   |  |           |
| 33 Porta Potty               |  |  | \$1,689       |  |  |  |   |  |           |
| 34 Trash Removal             |  |  | \$102         |  |  |  |   |  |           |
| 35 Building Permit           |  |  | \$1,157       |  |  |  |   |  |           |
|                              |  |  | \$100,739     |  |  |  |   |  |           |
| Division Detail (items 1-35) |  |  | \$100,739     |  |  |  |   |  |           |
| Contingency @2%              |  |  | \$2,066       |  |  |  |   |  |           |
| Construction Subtotal        |  |  | \$102,805     |  |  |  |   |  |           |
| Supervision                  |  |  | \$17,600      |  |  |  |   |  |           |
| FINAL CONSTRUCTION TOTAL     |  |  | \$120,405     |  |  |  |   |  |           |
| Land                         |  |  |               |  |  |  |   |  |           |
| Legal                        |  |  | \$2,500       |  |  |  |   |  |           |
| Developers Fees              |  |  | \$10,000      |  |  |  |   |  |           |
| Financing                    |  |  | \$2,000       |  |  |  |   |  |           |
| Other - Insurance            |  |  | \$2,000       |  |  |  |   |  |           |
| TOTAL CASH USES              |  |  | \$136,905     |  |  |  | TOTAL CASH SOURCES                      |  | \$136,905 |

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2010

**T**wo planned construction projects — one big, one small — seek to provide homes in Easthampton for people priced out of the Valley's housing market. Developers of both projects are pledging to listen to neighborhood concerns and get this important work done.

After working in the Northampton and Amherst areas, Pioneer Valley Habitat for Humanity is zeroing in on a project to erect a two-home building on a small East Street site which was part of a land preservation effort in 2008 that added roughly 13 acres to the Mount Tom State Reservation. The homes will be sold to project participants who qualify by income and then



Kelly Bowler and her daughter, Dezalyne, 4, celebrate during a dedication ceremony this year for their new Pioneer Valley Habitat for Humanity home on Garfield Avenue in Florence.

Together, all these projects address an access problem the housing market itself will not fix.

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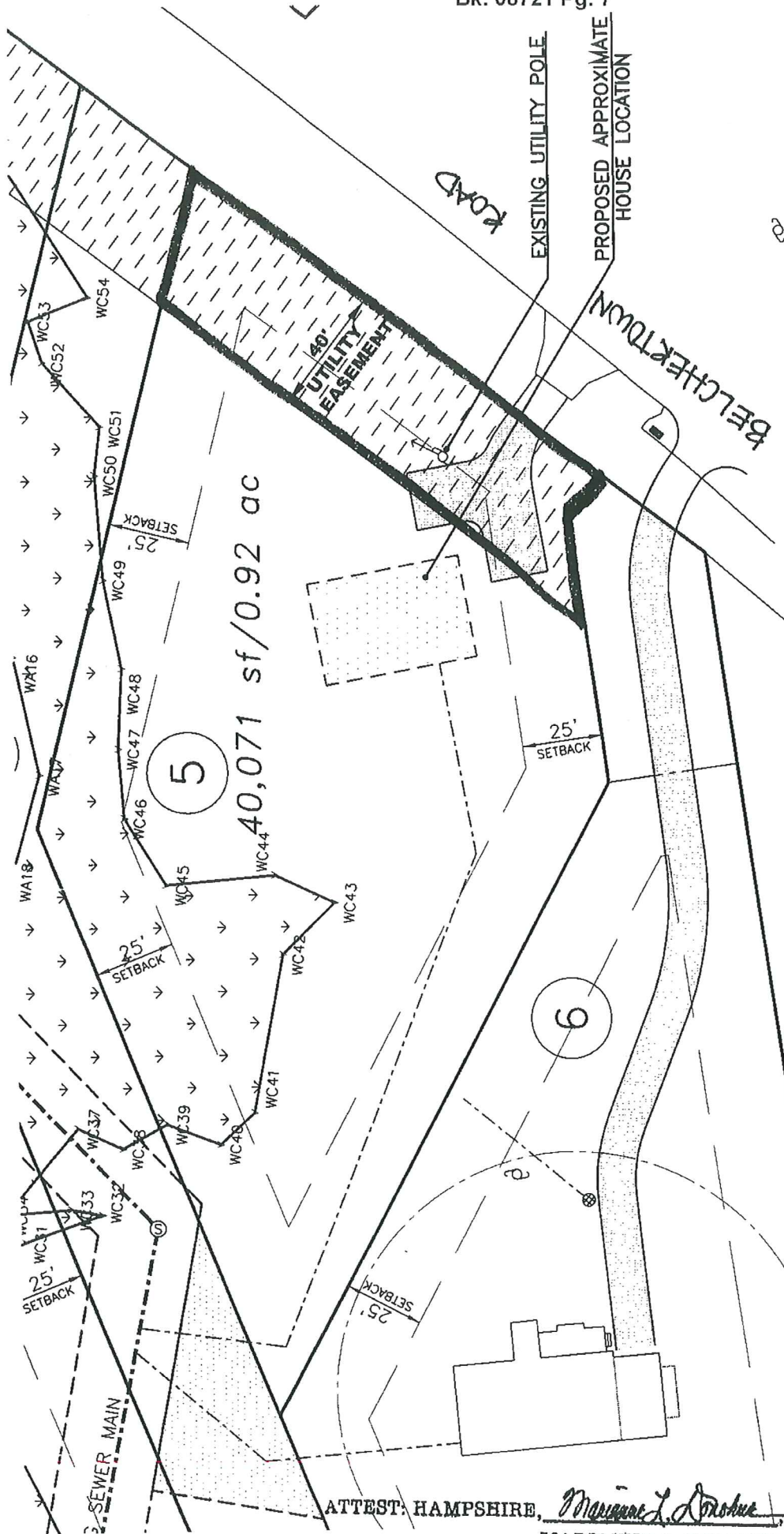
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